

### Abstract of the Disclosure

There are provided an electronic payment system using a multifunctional prepaid card which is commonly used in payment for use of services and purchase of goods, and a method of selling the multifunctional prepaid card. The electronic payment system includes a multifunctional prepaid card having a predetermined Personal Identification Number (PIN), shopping/service providing means for providing services and goods to a user of the multifunctional prepaid card and requesting the PIN of the multifunctional prepaid card for payment, and a prepaid card management system for managing state/balance information for PIN for the multifunctional prepaid card on a database, making a settlement by referring to the balance amount of the corresponding PIN if payment for a specific PIN is requested by the shopping/service providing means, and updating the settlement result on the database. Thus, according to the electronic payment system, a single multifunctional prepaid card can be comprehensively used in payment for use of various services and for purchases of goods.